

CLAIMS:

[c01] 1. A system for detecting behavioral patterns related to the financial health of a business entity, comprising:

at least one data collection application configured to extract financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises at least one of quantitative financial data and qualitative financial data, and wherein the business data comprises at least one of quantitative business data and qualitative business data; and

an analytics engine configured to perform analytics on the financial data and business data, wherein the analytics engine is configured to:

analyze the quantitative financial data and quantitative business data using a financial anomaly detection technique to detect the behavioral patterns associated with the business entity.

[c02] 2. The system of claim 1, wherein the analytics engine is further configured to analyze the qualitative financial data and qualitative business data using the financial anomaly detection technique to detect the behavioral patterns associated with the business entity.

[c03] 3. The system of claim 2, wherein the analytics engine is further configured to fuse the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data to detect the behavioral patterns associated with the business entity.

[c04] 4. The system of claim 1, wherein the data source comprises at least one of quantitative business and financial information sources and qualitative business and financial information sources.

[c05] 5. The system of claim 1, wherein the behavioral patterns comprises at least one of likelihood of fraud, financial credit or investment risk and good credit or investment prospect associated with the business entity.

[c06] 6. The system of claim 1, wherein the data collection application comprises at least one of quantitative data collection applications and qualitative data collection applications.

[c07] 7. The system of claim 6, wherein the quantitative data collection applications comprise commercial database data extraction tools and financial data extraction tools.

[c08] 8. The system of claim 7, wherein the financial data extraction tools are configured to extract financial data and financial measures from the quantitative financial data and quantitative business data.

[c09] 9. The system of claim 6, wherein the qualitative data collection applications comprise event detection and natural language processing tools.

[c10] 10. The system of claim 9, wherein the event detection and natural language processing tools are configured to extract keywords and text patterns from the qualitative financial data and qualitative business data.

[c11] 11. The system of claim 1, wherein the financial anomaly detection technique comprises at least one of outlier detection, trend analysis, correlation analysis, regression and factor and cluster analysis.

[c12] 12. The system of claim 1, wherein the financial anomaly detection technique detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity and current financial measures related to at least one industrial segment associated with the business entity.

[c13] 13. The system of claim 3, wherein the analytics engine is further configured to use a reasoning methodology to detect the behavioral patterns related to

the business entity, and wherein the reasoning methodology is based on temporal relationships, interactions and confidence levels associated with the business data and financial data.

[c14] 14. The system of claim 1, wherein the analytics engine is further configured to generate an alert signal, wherein the alert signal comprises at least one of a visual representation and textual representation of the detected behavioral patterns.

[c15] 15. A method for detecting behavioral patterns related to the financial health of a business entity, comprising:

extracting financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises at least one of quantitative financial data and qualitative financial data, and wherein the business data comprises at least one of quantitative business data and qualitative business data; and

analyzing the quantitative financial data and quantitative business data using a financial anomaly detection technique to detect the behavioral patterns associated with the business entity.

[c16] 16. The method of claim 15 further comprises analyzing the qualitative financial data and qualitative business data using the financial anomaly detection technique to detect the behavioral patterns associated with the business entity.

[c17] 17. The method of claim 16 further comprises fusing the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data to detect the behavioral patterns associated with the business entity.

[c18] 18. The method of claim 15, wherein the data source comprises at least one of quantitative business and financial information sources and qualitative business and financial information sources.

[c19] 19. The method of claim 15, wherein the behavioral patterns comprise at least one of likelihood of fraud, financial credit or investment risk and good credit or investment prospect associated with the business entity.

[c20] 20. The method of claim 15, wherein the extracting further comprises extracting quantitative financial data and quantitative business data and extracting qualitative financial data and qualitative business data that relates to the business entity.

[c21] 21. The method of claim 20, wherein extracting quantitative financial data and quantitative business data further comprises extracting financial data and financial measures from the quantitative financial data and quantitative business data.

[c22] 22. The method of claim 20, wherein extracting qualitative financial data and qualitative business data further comprises extracting keywords and text patterns from the qualitative financial data and qualitative business data.

[c23] 23. The method of claim 15, wherein the financial anomaly detection technique detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity and current financial measures related to at least one industrial segment associated with the business entity.

[c24] 24. The method of claim 17, wherein fusing the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data is based on temporal relationships, interactions and confidence levels associated with the quantitative financial data and quantitative business data and qualitative financial data and qualitative business data.

[c25] 25. The method of claim 15, further comprises generating an alert signal, wherein the alert signal comprises at least one of a visual representation and textual representation of the detected behavioral patterns.

[c26] 26. A computer-readable medium storing computer instructions for instructing a computer system to detect behavioral patterns related to the financial health associated with a business entity, the computer instructions comprising:

extracting financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises at least one of quantitative financial data and qualitative financial data, and wherein the business data comprises at least one of quantitative business data and qualitative business data; and

analyzing the quantitative financial data and quantitative business data using a financial anomaly detection technique to detect the behavioral patterns associated with the business entity.

[c27] 27. The computer-readable medium of claim 26 further comprises analyzing the qualitative financial data and qualitative business data using the financial anomaly detection technique to detect the behavioral patterns associated with the business entity.

[c28] 28. The computer-readable medium of claim 27 further comprises instructions for fusing the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data to detect the behavioral patterns associated with the business entity.

[c29] 29. The computer-readable medium of claim 26, wherein the extracting comprises instructions for extracting quantitative financial data and quantitative business data and extracting qualitative financial data and qualitative business data that relates to the business entity.

[c30] 30. The computer-readable medium of claim 26, wherein the financial anomaly detection technique detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity

and current financial measures related to at least one industrial segment associated with the business entity.

[c31] 31. The computer-readable medium of claim 28, further comprises instructions for fusing the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data based on temporal relationships, interactions and confidence levels associated with the quantitative financial data and quantitative business data and qualitative financial data and qualitative business data.

[c32] 32. The computer readable medium of claim 26 further comprises instructions for generating an alert signal, wherein the alert signal comprises at least one of a visual representation and textual representation of the detected behavioral patterns.

[c33] 33. A method for detecting behavioral patterns related to the financial health of a business entity, comprising:

extracting financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises at least one of quantitative financial data and qualitative financial data, and wherein the business data comprises at least one of quantitative business data and qualitative business data;

analyzing the quantitative financial data and quantitative business data using a financial anomaly detection technique to detect the behavioral patterns associated with the business entity;

analyzing the qualitative financial data and qualitative business data using the financial anomaly detection technique to detect the behavioral patterns associated with the business entity;

wherein the financial anomaly detection technique detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity and current financial measures related to at least one industrial segment associated with the business entity; and

fusing the analyzed quantitative financial data and quantitative business data with the analyzed qualitative financial data and qualitative business data to detect the behavioral patterns associated with the business entity.

[c34] 34. A method for detecting behavioral patterns related to the financial health of a business entity, comprising:

extracting financial data and business data that relates to the business entity from at least one data source, wherein the financial data comprises at least one of quantitative financial data and qualitative financial data, and wherein the business data comprises at least one of quantitative business data and qualitative business data; and

analyzing the qualitative financial data and qualitative business data using a financial anomaly detection technique to detect the behavioral patterns associated with the business entity, wherein the financial anomaly detection technique detects the behavioral patterns based on an analysis of at least one of past financial measures related to the business entity, past financial measures related to at least one industrial segment associated with the business entity and current financial measures related to at least one industrial segment associated with the business entity.